

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: KNOX, DAVID

§ Case No. 09-29261-JS

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

DAVID GROCHOCINSKI, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$0.00

Assets Exempt: \$42,940.00

Total Distribution to Claimants: \$6,901.56

Claims Discharged
Without Payment: \$51,308.93

Total Expenses of Administration: \$3,100.64

3) Total gross receipts of \$ 10,002.20 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$10,002.20 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	3,100.64	3,100.64	3,100.64
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	0.00	58,210.49	58,210.49	6,901.56
TOTAL DISBURSEMENTS	\$0.00	\$61,311.13	\$61,311.13	\$10,002.20

4) This case was originally filed under Chapter 7 on August 10, 2009.
. The case was pending for 13 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/17/2010 By: /s/DAVID GROCHOCINSKI, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
NW MUTUAL LIFE INSURANCE POLICY	1129-000	5,000.00
PRUDENTIAL LIFE INSURANCE POLICY	1124-000	5,000.00
Interest Income	1270-000	2.20
TOTAL GROSS RECEIPTS		\$10,002.20

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
TOTAL SECURED CLAIMS		\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
DAVID GROCHOCINSKI, TRUSTEE	2100-000	N/A	1,750.13	1,750.13	1,750.13
GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	3110-000	N/A	1,316.25	1,316.25	1,316.25
GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	3120-000	N/A	34.26	34.26	34.26
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	3,100.64	3,100.64	3,100.64

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
AMERICAN INFOSOURCE LP AS AGENT FOR DISCOVER BANK	7100-000	N/A	1,980.29	1,980.29	234.79
	7100-000	N/A	5,502.32	5,502.32	652.37

PYOD LLC its successors and assigns as assignee of	7100-000	N/A	694.32	694.32	82.32
Chase Bank USA, N.A.	7100-000	N/A	4,370.38	4,370.38	518.16
Chase Bank USA, N.A.	7100-000	N/A	7,567.92	7,567.92	897.27
Chase Bank USA, N.A.	7100-000	N/A	175.34	175.34	20.79
Chase Bank USA, N.A.	7100-000	N/A	1,558.71	1,558.71	184.80
Chase Bank USA, N.A.	7100-000	N/A	1,965.66	1,965.66	233.05
Chase Bank USA,N.A.	7100-000	N/A	200.24	200.24	23.74
PYOD LLC its successors and assigns as assignee of	7100-000	N/A	1,861.52	1,861.52	220.71
PYOD LLC its successors and assigns as assignee of	7100-000	N/A	403.27	403.27	47.81
PYOD LLC its successors and assigns as assignee of	7100-000	N/A	243.43	243.43	28.86
PYOD LLC its successors and assigns as assignee of	7100-000	N/A	590.08	590.08	69.96
U.S. Bank N.A.	7100-000	N/A	2,548.81	2,548.81	302.19
GE Money Bank dba SAM'S CLUB DISCOVER	7100-000	N/A	3,230.00	3,230.00	382.96
GE Money Bank dba JCPENNEY CREDIT SERVICES	7100-000	N/A	1,109.49	1,109.49	131.54
GE Money Bank dba MEIJER PLATINUM MC	7100-000	N/A	5,629.14	5,629.14	667.40
GE Money Bank dba WAL-MART DISCOVER CARD	7100-000	N/A	3,633.33	3,633.33	430.78
Fia Card Svcs, NA/Bank of America by American Infosource	7100-000	N/A	7,590.59	7,590.59	899.96
Fia Card Svcs, NA/Bank of America by American Infosource	7100-000	N/A	6,136.80	6,136.80	727.59
Fia Card SvcsNA/Bank of America by American Infosource	7100-000	N/A	1,218.85	1,218.85	144.51
TOTAL GENERAL UNSECURED CLAIMS		0.00	58,210.49	58,210.49	6,901.56

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-29261-JS
Case Name: KNOX, DAVID

Trustee: (520067) DAVID GROCHOCINSKI, TRUSTEE
Filed (f) or Converted (c): 08/10/09 (f)
§341(a) Meeting Date: 09/15/09
Claims Bar Date: 04/19/10

Period Ending: 08/17/10

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 5802 CHARLESTON COURT, HANOVER PARK, IL	238,000.00	0.00		0.00	FA
2 CASH	40.00	0.00		0.00	FA
3 CHECKING	300.00	0.00		0.00	FA
4 HOUSEHOLD GOODS	1,800.00	0.00		0.00	FA
5 CD & RECORD	200.00	0.00		0.00	FA
6 CLOTHING	200.00	0.00		0.00	FA
7 JEWELRY	1,000.00	0.00		0.00	FA
8 NW MUTUAL LIFE INSURANCE POLICY	12,000.00	0.00		5,000.00	FA
9 PRUDENTIAL LIFE INSURANCE POLICY	10,000.00	0.00		5,000.00	FA
10 2007 KIA RONDO	13,838.90	0.00		0.00	FA
Int INTEREST (u)	Unknown	N/A		2.20	FA
11 Assets Totals (Excluding unknown values)	\$277,378.90	\$0.00		\$10,002.20	\$0.00

Major Activities Affecting Case Closing:

NEGOTIATIONS REGARDING TURNOVER OF INSURANCE/CASH VALUE; OBJECTION TO EXEMPTION DATE EXTENDED

Initial Projected Date Of Final Report (TFR): December 30, 2011

Current Projected Date Of Final Report (TFR): June 3, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-29261-JS
Case Name: KNOX, DAVID

Trustee: DAVID GROCHOCINSKI, TRUSTEE (520067)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****38-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***6712
Period Ending: 08/17/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
01/25/10		DAVID KNOX	SETTLEMENT PAYMENT		10,000.00		10,000.00
	{8}		5,000.00	1129-000			10,000.00
	{9}		5,000.00	1124-000			10,000.00
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.05		10,000.05
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.38		10,000.43
03/31/10	Int	JPMORGAN CHASE BANK, N.A.		1270-000	0.44		10,000.87
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.06		10,000.93
04/06/10		Wire out to BNYM account 9200*****3865	Wire out to BNYM account 9200*****3865	9999-000	-10,000.93		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-10,000.93	0.00	
Subtotal	10,000.93	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$10,000.93	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-29261-JS
Case Name: KNOX, DAVID

Trustee: DAVID GROCHOCINSKI, TRUSTEE (520067)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****38-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***6712
Period Ending: 08/17/10

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-29261-JS
Case Name: KNOX, DAVID

Trustee: DAVID GROCHOCINSKI, TRUSTEE (520067)
Bank Name: The Bank of New York Mellon
Account: 9200-*****38-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***6712
Period Ending: 08/17/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****3865	Wire in from JPMorgan Chase Bank, N.A. account *****3865	9999-000	10,000.93		10,000.93
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0500%	1270-000	0.34		10,001.27
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0500%	1270-000	0.42		10,001.69
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0500%	1270-000	0.41		10,002.10
07/08/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0500%	1270-000	0.10		10,002.20
07/08/10		To Account #9200*****3866	TRANSFER FUND TO PREPARE FOR FINAL DISTRIBUTION	9999-000		10,002.20	0.00

ACCOUNT TOTALS	10,002.20	10,002.20	\$0.00
Less: Bank Transfers	10,000.93	10,002.20	
Subtotal	1.27	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$1.27	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-29261-JS
Case Name: KNOX, DAVID

Trustee: DAVID GROCHOCINSKI, TRUSTEE (520067)
Bank Name: The Bank of New York Mellon
Account: 9200-*****38-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***6712
Period Ending: 08/17/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Checking Account Balance
07/08/10		From Account #9200*****3865	TRANSFER FUND TO PREPARE FOR FINAL DISTRIBUTION	9999-000	10,002.20		10,002.20
07/15/10	10101	DAVID GROCHOCINSKI, TRUSTEE	Dividend paid 100.00% on \$1,750.13, Trustee Compensation; Reference:	2100-000		1,750.13	8,252.07
07/15/10	10102	GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	Dividend paid 100.00% on \$1,316.25, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		1,316.25	6,935.82
07/15/10	10103	GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	Dividend paid 100.00% on \$34.26, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		34.26	6,901.56
07/15/10	10104	AMERICAN INFOSOURCE LP AS AGENT FOR	Dividend paid 11.85% on \$1,980.29; Claim# 1; Filed: \$1,980.29; Reference:	7100-000		234.79	6,666.77
07/15/10	10105	DISCOVER BANK	Dividend paid 11.85% on \$5,502.32; Claim# 2; Filed: \$5,502.32; Reference:	7100-000		652.37	6,014.40
07/15/10	10106	PYOD LLC its successors and assigns as assignee of Citibank	Dividend paid 11.85% on \$694.32; Claim# 3; Filed: \$694.32; Reference:	7100-000		82.32	5,932.08
07/15/10	10107	Chase Bank USA, N.A.	Dividend paid 11.85% on \$4,370.38; Claim# 4; Filed: \$4,370.38; Reference:	7100-000		518.16	5,413.92
07/15/10	10108	Chase Bank USA, N.A.	Dividend paid 11.85% on \$7,567.92; Claim# 5; Filed: \$7,567.92; Reference:	7100-000		897.27	4,516.65
07/15/10	10109	Chase Bank USA, N.A.	Dividend paid 11.85% on \$175.34; Claim# 6; Filed: \$175.34; Reference:	7100-000		20.79	4,495.86
07/15/10	10110	Chase Bank USA, N.A.	Dividend paid 11.85% on \$1,558.71; Claim# 7; Filed: \$1,558.71; Reference:	7100-000		184.80	4,311.06
07/15/10	10111	Chase Bank USA, N.A.	Dividend paid 11.85% on \$1,965.66; Claim# 8; Filed: \$1,965.66; Reference:	7100-000		233.05	4,078.01
07/15/10	10112	Chase Bank USA,N.A.	Dividend paid 11.85% on \$200.24; Claim# 9; Filed: \$200.24; Reference:	7100-000		23.74	4,054.27
07/15/10	10113	PYOD LLC its successors and assigns as assignee of Citibank	Dividend paid 11.85% on \$1,861.52; Claim# 10; Filed: \$1,861.52; Reference:	7100-000		220.71	3,833.56
07/15/10	10114	PYOD LLC its successors and assigns as assignee of Citibank	Dividend paid 11.85% on \$403.27; Claim# 11; Filed: \$403.27; Reference:	7100-000		47.81	3,785.75
07/15/10	10115	PYOD LLC its successors and assigns as assignee of Citibank	Dividend paid 11.85% on \$243.43; Claim# 12; Filed: \$243.43; Reference:	7100-000		28.86	3,756.89
07/15/10	10116	PYOD LLC its successors and assigns as assignee of Citibank	Dividend paid 11.85% on \$590.08; Claim# 13; Filed: \$590.08; Reference:	7100-000		69.96	3,686.93
07/15/10	10117	U.S. Bank N.A.	Dividend paid 11.85% on \$2,548.81; Claim# 14; Filed: \$2,548.81; Reference:	7100-000		302.19	3,384.74
07/15/10	10118	GE Money Bank dba SAM'S CLUB DISCOVER	Dividend paid 11.85% on \$3,230.00; Claim# 15; Filed: \$3,230.00; Reference:	7100-000		382.96	3,001.78
07/15/10	10119	GE Money Bank dba JCPENNEY	Dividend paid 11.85% on \$1,109.49; Claim#	7100-000		131.54	2,870.24

Subtotals : \$10,002.20 \$7,131.96

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-29261-JS
Case Name: KNOX, DAVID

Trustee: DAVID GROCHOCINSKI, TRUSTEE (520067)
Bank Name: The Bank of New York Mellon
Account: 9200-*****38-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***6712
Period Ending: 08/17/10

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
		CREDIT SERVICES	16; Filed: \$1,109.49; Reference:				
07/15/10	10120	GE Money Bank dba MEIJER PLATINUM MC	Dividend paid 11.85% on \$5,629.14; Claim# 17; Filed: \$5,629.14; Reference:	7100-000		667.40	2,202.84
07/15/10	10121	GE Money Bank dba WAL-MART DISCOVER CARD	Dividend paid 11.85% on \$3,633.33; Claim# 18; Filed: \$3,633.33; Reference:	7100-000		430.78	1,772.06
07/15/10	10122	Fia Card Svcs, NA/Bank of America by American Infosource LP	Dividend paid 11.85% on \$7,590.59; Claim# 19; Filed: \$7,590.59; Reference:	7100-000		899.96	872.10
07/15/10	10123	Fia Card Svcs, NA/Bank of America by American Infosource LP	Dividend paid 11.85% on \$6,136.80; Claim# 20; Filed: \$6,136.80; Reference:	7100-000		727.59	144.51
07/15/10	10124	Fia Card SvcsNA/Bank of America by American Infosource LP	Dividend paid 11.85% on \$1,218.85; Claim# 21; Filed: \$1,218.85; Reference:	7100-000		144.51	0.00

ACCOUNT TOTALS	10,002.20	10,002.20	\$0.00
Less: Bank Transfers	10,002.20	0.00	
Subtotal	0.00	10,002.20	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$10,002.20	

Net Receipts :	10,002.20
Net Estate :	\$10,002.20

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-*****38-65	10,000.93	0.00	0.00
Checking # ***-*****38-66	0.00	0.00	0.00
MMA # 9200-*****38-65	1.27	0.00	0.00
Checking # 9200-*****38-66	0.00	10,002.20	0.00
	\$10,002.20	\$10,002.20	\$0.00